



SAATH

Creating Inclusive Cities

Working together towards equity in development



2007-2008



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Glossary

Aanganwadi	Crèche
AIDS	Acquired Immunodeficiency Syndrome
ANC	Antenatal Check-up
AWW	Aanganwadi Worker (Creche Worker)
Balghars	Pre School Centres
CBO	Community Based Organization
CHT	Community Health Team
CII	Confederation of Indian Industries
CSPC	Coastal Salinity Prevention Cell
GUDM	Gujarat Urban Development Mission
HIV	Human Immunodeficiency Virus
HR	Human Resource (Department / Development)
ICDS	Integrated Child Development Scheme
INR	Indian Rupees
ISDP	Integrated Slum Development Scheme
JLG	Joint Liability Groups
LW	Link Worker
MFI	Micro Finance Institute
MNCHN	Maternal New Born Child Health and Nutrition Care
PME	Planning, Monitoring and Evaluation
PNC	Postnatal Check-up
PSE	Pre School Education
RCH	Reproductive and Child Health
RMB	Raw Material Bank
RO	Reverse Osmosis
RRC	Rural Resource Centre
SAMVAD-CVU	SAMVAD - Community Video Unit
SHG	Self Help Groups
SNP	Slum Networking Project
SUVASA	Surendranagar Vankar Samaj (Artisans Federation)
TB	Tuberculosis
UNDP	United Nations Development Program
URC	Urban Resource Centre
URMILA	URMILA Home Manager
WHO	World Health Organization



We are in the midst of a societal change in urban India. India's remarkable economic growth is, to a large extent, urban-centric. When India records an average growth of 8%, Gujarat's growth is almost 12% and cities like Ahmedabad and Surat grow at around 15%. Such growth creates labour markets and attracts workers. For these workers, both indigenous and from rural areas, cities provide numerous livelihood opportunities, especially in the service sector. The challenge is to provide basic services, health care, education and shelter to these workers. For the urban poor, these are the factors which will lead to a better quality of life they aspire for.

SAATH responded to these challenges through the UMEED youth employability program. Today, almost 4,000 youth in Ahmedabad, Vadodara, Nadiad, Bharuch, Mehsana, Morbi, Patan and Palanpur have been trained and placed in the service sector in partnership with the Gujarat Urban Development Mission, City Authorities, and the American Indian Foundation. This year, SAATH has initiated a similar program, UDAAN in partnership with the Rajasthan Mission on Livelihoods and Microsoft.

Urban Resource Centres (URCs) are SAATH's solution to increasing access to basic services, livelihood opportunities, health and education options and win-win linkages to the market. URCs are a critical component in the architecture of poverty reduction programs. A store house of information, URCs help understand markets, monitor programs, advocate for better services and products and ensures efficient service delivery. URCs can be the cornerstone for participatory governance.

In February 2008, SAATH made a presentation on URCs to the committee formed by the Gujarat Government to formulate the Informal Worker's Policy. This committee has now made URCs a fulcrum for mainstreaming informal sector workers into the economy. The Gujarat Urban Development Mission has made URCs the delivery mechanism in its poverty reduction programs. URCs represent a paradigm shift in SAATH's approach to issues of urban poverty. SAATH now sees the market as an opportunity for enhancing the quality of life for the urban poor. Today the urban economy is creating surpluses for a majority of the urban poor. At SAATH, we are innovating to create solutions for mainstreaming the urban poor. UMEED, URMILA, Top Care, Swadisht are efforts to organize the informal sector. This value addition results in better incomes and social security. Strengthening our microfinance operations to increase access to informal credit for economic activities is ongoing. SAATH is crafting cutting edge responses in the Base of the Pyramid market.

In February 2009, SAATH will be celebrating its twentieth anniversary. In retrospect, it has been an exciting and challenging period. We have been a part of major pro-poor initiatives in the country. These are the Slum Networking and Slum Electrification projects, the UMEED Youth Employability Training and the Urban Resource Centers. SAATH has helped formulate the Gujarat State Slum Policy and the Gujarat Urban Poverty and Slum Upgrading Strategy and played a significant role in response to the Gujarat Earthquake and the riots of 2002. SAATH's work has been acknowledged through the Anubhai Chimanlal Nagrikta Puraskar from Ahmedabad Management Association in 2003; a finalist in the Social Entrepreneur of the Year - 2007 by the Schwab Foundation, Khemka Foundation, UNDP & CII; listed amongst 50 "Pioneers of Change" by India Today in July 2008; an Ashoka Fellowship in September 2008 and nominated as Member of the Advisory Committee to the Gujarat Government on Urban Poverty issues in 2008.

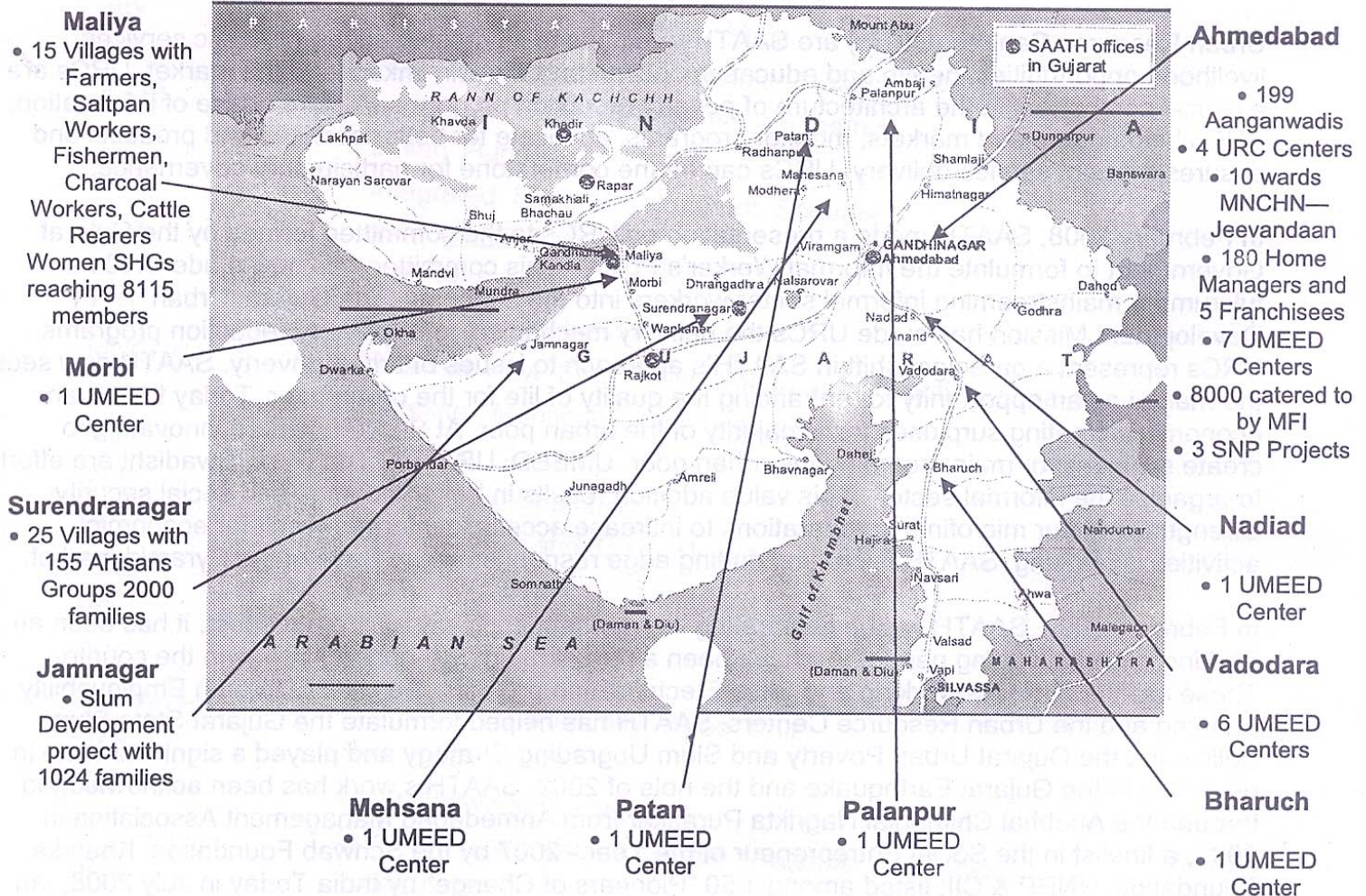
SAATH's achievements can be attributed to the unstinting support of partners, funders, the urban and rural poor, the media, guidance of the board and the commitment of the staff. We look forward to the next decade with the same commitment and enthusiasm.

Rajendra Joshi, Founder and Managing Trustee - September 30, 2008



SAATH's Mission

To make human settlements equitable living environments where all vulnerable people have access to health, education and livelihood options irrespective of their economic and social status



SAATH's Reach



- The 4 URCs serving 50 slum communities have begun to operate their business models to **increase output and efficiency** of delivering services. To this end, Yearly Product Plans were initiated this year. 1333 linkages made between slum residents and URC's services, 2392 enquiries were made while 34 volunteers were trained to enhance access and outreach of URCs.
- SAMVAD - the Community Video Unit (CVU) is a powerful tool in respect to a number of SAATH goals. Created 8 video magazines which include livelihood through training videos, gender bias, cultural tension, securing entitlements and perception of disability. Organized 201 screenings thereby reaching out to 29,444 individuals. Invited to Film Festivals while mainstream media (print and TV) featured SAMVAD - CVU.
- Livelihood programs targets vulnerable, marginalized communities, making critical interventions towards enhancing their skill base and employability. UMEED, URMILA and Top Care.
- Targeting youth with a strong government partnership, SAATH manages 19 UMEED centers across Gujarat. 4615 got enrolled, 2129 completed the training, 1845 got placed while 1956 are still under training.
- URMILA Home Managers caters to 165 clients serviced by 175 Home Managers. Experienced ones work as Franchisee Managers, managing 40 Home Managers. A systematic finance and payments structure has been designed to support the program such that Franchisee Managers take interest in providing excellent Home Care. TOP Care is still nascent, yet has trained 33 candidates in specialist technical skills of which 7 have been placed, earning a minimum of Rs. 3,000 a month.
- SAATH ICDS works to lay the foundation for proper psychological, physical and social development of children living in marginalized communities, and to prepare and position them for formal education. Today, SAATH manages 191 Aanganwadis across 23 wards in Ahmedabad. ICDS reached out to 4279 children and 269 adults. 141 preprimary school children are receiving education through 5 new Balghars.
- The MNCHN programme Jeevandaan reached out to 5155 mothers and 1126 children across ten wards. While the RCH reached 10,000 households in Vasna and 2,000 households in Paldi. As well, 348 TB patients have received lifesaving treatment.
- SAATH's Micro Finance Unit has saving and credit schemes designed with the view to promote livelihood creation, entrepreneurship and financial security for slum communities. With 4 branches, clients saved 91 Lakh rupees, while loans amounting to 11 Lakhs were given. There are 175 Joint Liability Groups.
- SAATH works in 15 villages in Maliya focusing on Natural Resource Management with farmers, fishermen, charcoal makers, animal rearers and women self help groups. Physical structures and capacity building is the focus. The Rural Resource Centre and the Grass Bank is critical here.
- SAATH works in 25 villages in 3 clusters in Surendranagar with 155 artisans groups. Cluster level associations have now shaped into an artisan's federation SUVASA (Surendranagar Vankar Samaj). Access to financial support from government and banks is the key. Capacity building in procurement, management, marketing are being followed up. Geographical Patent for the Tangalia craft is being processed. A Raw Material Bank has been a successful pilot now being augmented from mulberry silk to cotton covering more villages.
- A newly launched slum development project in Jamnagar is shaping up. The baseline is complete with strategies to be developed this coming year. MFI is at the core with other development activities.



SAATH Urban

Urbanization of Poverty

By 2030 almost two thirds of the world's population will be living in urban areas. Urbanization is taking place the world over; at an alarming rate and Gujarat is no exception. Almost 40 per cent (37.67 per cent) of the population in Gujarat are living in 242 urban areas (population census 2001)

The cities of Gujarat have fast become industrial growth engines, with a declining dependence on agriculture and textiles. Development of Gujarat's cities has been accompanied by a large scale in migration of rural poor. The problem is, a fundamental lack of infrastructure and administration to absorb the influx into urban areas. This is why slumming is on the increase.

Slum communities find themselves caught in a web of poverty. They are insulated from city life. Inherent barriers prevent them from accessing basic services and securing regular work to support themselves and their families. In contrast to mainstream urban society, rural migrants, do not have the skill sets, the education, nor the access to basic services and finance that enable them to harness the opportunities being thrown up by development in Gujarat's cities.

Urban Resource Centers (URCs)

There needs for a mechanism which facilitates access to basic services and opportunity for slum residents. SAATH envisioned the Urban Resource Centre to address the urbanization of poverty in Gujarat.

The URC is based in the Integrated Slum Development Scheme (ISDP); which addresses the spectrum of parameters effecting development. The URC acts as a facilitator for accessing government schemes and basic services such as water supply, sanitation, healthcare, education as well life and job skills training, finance, access to private sector and information which empowers them to negotiate entitlements.

Paradigm Shift: A market-orientated approach

URC activity is modeled on a market-orientated approach to poverty reduction. SAATH recognizes slum residents as capable market agents and an untapped market for the private sector. They are consumers and producers and owners of human capital. Slowly, the corporate world is waking up to this fact.

This is a sustainable approach to urban development where slum dwellers are 'service users', not beneficiaries of aid. They are stakeholders in urban development and in their personal and family growth and progress in the path of living self dependent dignified lives.

Based on this premise the URC is overcoming fundamental barriers to the development of slum communities by performing the following pivotal roles:

URC Roles

- **Platform for synchronization of market approach** towards inclusive development, benefiting slum communities.
- A community level institution which forms a **platform for opportunity and knowledge exchange** between service users and service providers. For example, facilitating access to the slum community as a market for the private sector and vice versa.
- Ultimately act to **empower slum residents**, equipping them with knowledge and confidence to **negotiate their entitlements** and be a part of city planning. Towards this end the URC helps facilitate securing documents. The URC acts as an information hub and knowledge base.

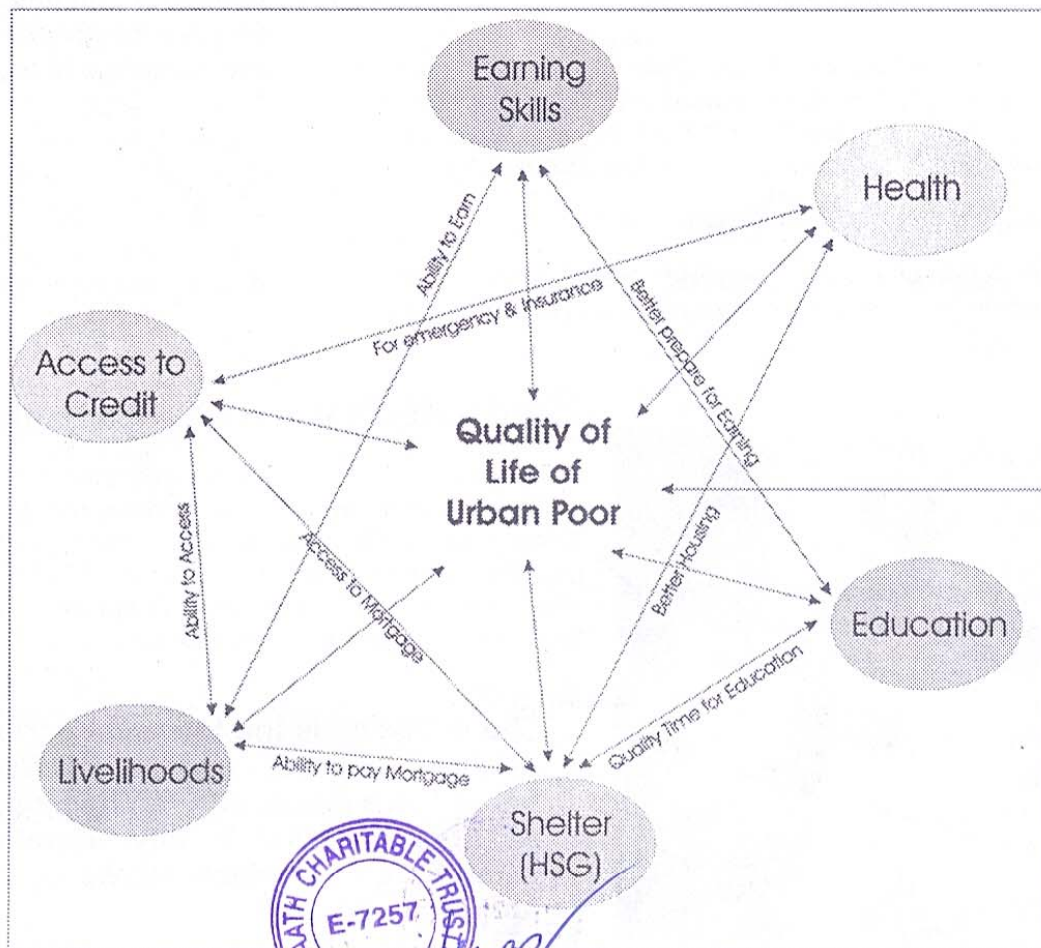
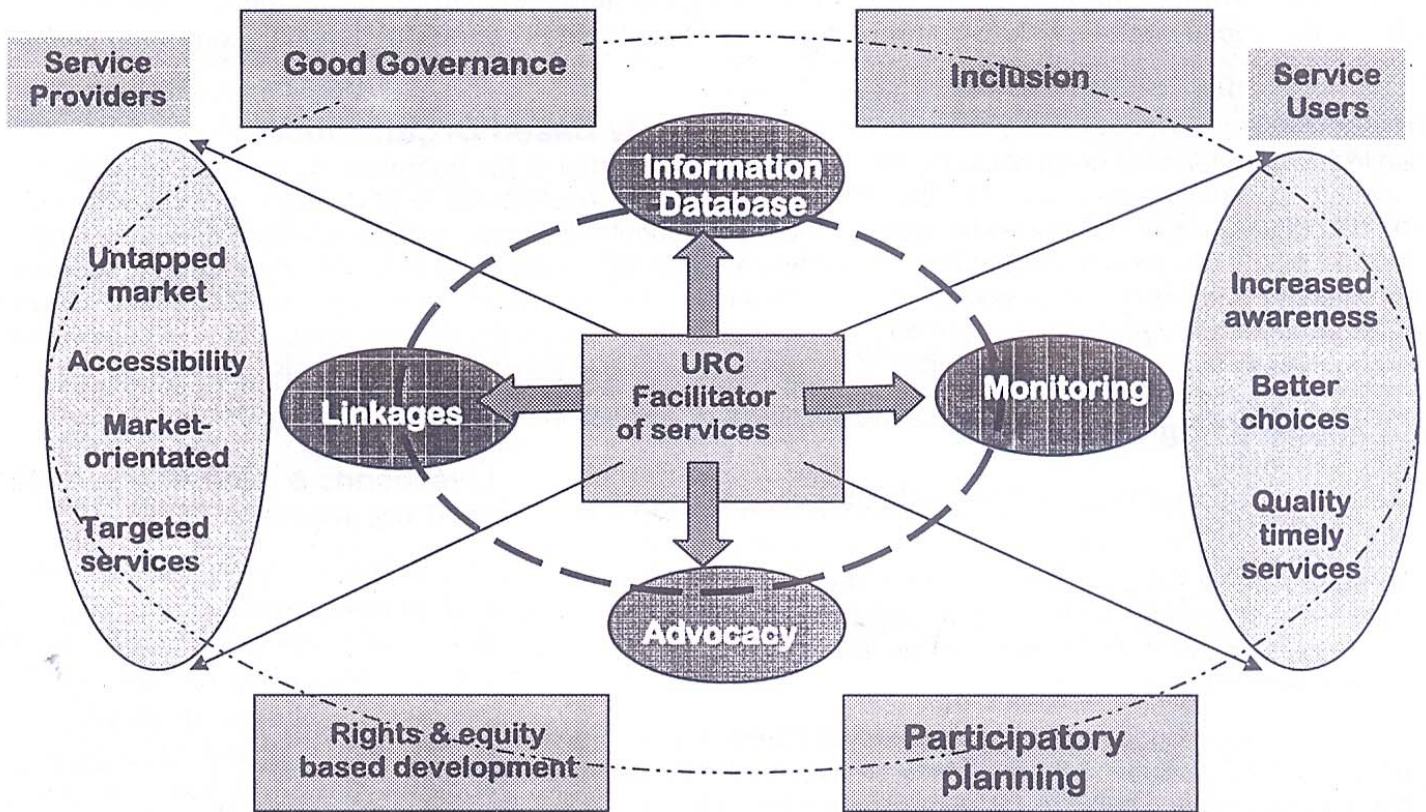
Services facilitated by URCs

- Health & Education
- Livelihoods
- Microcredit
- Housing
- Infrastructure / Sanitation
- Facilitation of documents and entitlements



URC Mechanism

Development parameters are interdependent
The crux of the URCs



SAATH Urban

Community Participation

Goal

To establish networks through Community Based Organizations and Urban Resource Centers that mobilize the social capital of slum communities in order to build on personal, familial, community level capacities and protect basic rights.

URCs

The URCs have been set up as platforms of opportunity and knowledge exchange. The URC acts to ensure that service users have increased reach, choice and efficiency in the delivery of services and to empower them to act as advocates to make informed choices, and get quality and timely services.

Community Based Organizations

Programs targeted at the poor typically evaluate tangible physical impacts while overlooking opportunities for social investment. SAATH adopts a social capital perspective which formalizes slum's existing social networks into organizations; opening up channels for resources and opportunities for sustainable connections between the service users and service providers. A SAATH CBO is in place for each of the four URCs.

Objectives 07/08

- To create links between government schemes and communities through the URCs
- To transform the approach from the NGO model and adopt a market-orientated approach, for self-sustaining development processes. In this model slum residents are market agents in development changes
- To begin developing formal relationship with Clients in the private sector to support the livelihood projects and increase access to goods and services for slum communities; a huge market.
- To develop the Volunteer Program which employs members of the slum community to link fellow slum dwellers to government schemes, basic services, livelihood opportunity and finance to enrich the lives and embracing new skills and learning
- To build the capacity of CBOs through training
- To form a URC Governance Committee which is represented by the stakeholders i.e. slum dwellers and service providers (primary, secondary, tertiary)

Livelihoods & Microfinance: Key URC programmes

This is a URC service which requires and receives significant attention. Most slum residents are involved in the informal labour market with irregular income, no formal mechanisms for employment and lack of a regulatory body to ensure entitlements. In the changing globalized market, the booming sector needs to be tapped to the advantage of the slum communities. The reverse is also true. Slum communities also present a huge untapped human resource potential for the private sector. Livelihood creation promotes development on every front directly and indirectly.



Sanitation: towards a dignified healthy living

Jahangir and Shahanaz Meer and their four children used the 'pay and use' toilets, which was difficult for the women in the family. Some boys in the area would torment the girls when they went to use the communal toilet. Shahanaz visited the URC, Behrampura and soon enough a loan was facilitated for constructing a toilet. A toilet was built and ready to use before the monsoon!

“

The monsoon is the toughest period to go outside to attend to 'nature's call'. When Naseema visits from her in-law's place, she will be more comfortable with an in-house toilet facility. Thanks to URC for the sanitation loan, which allows us to live hygienically and with dignity



Community Participation

This year...

- The URCs have begun to operate within a business model with a view to **increase output and efficiency** of delivering services to slum communities. To this end, Yearly Product Plans were initiated this year.
- Volunteer programs— In June SAATH trained and empowered 35 people from the slum community to act as “volunteers”, who earn an honoraria for their time, by linking slum residents with services, facilitated by the URCs.
- For example, the volunteers will help to secure loans, for slum residents and encourage them to save, documentation which enables them to secure rights, social insurance; links to jobs across the livelihood programs and to health-care and education.
- The feedback from the volunteers has been extremely positive. **They feel empowered to uplift the lives of fellow slum residents** and feel their confidence, communication skills, knowledge of service provision and employability has received a big boost.
- SAATH has **strengthened relationships with government authorities** and created access to the government schemes, such as, Sankat Mochan, Chiranjeevi, which will enable better access to government services.
- **New relationships with NGOs** and local governance mechanisms have been created.
- The URC and CBO networks created and strengthened this year have **enabled resource flows** which have made incredible impact across the Urban programs.
- A spearhead community is now fully functioning ensuring that **slum residents are decision makers** and challengers at every level

In numbers...

4 URCs fully functioning
service-facilitation
centers operating
across Vasna,
Behrampura, Shahpur
and Juhapura reaching
50 slum communities

1,333 linkages were
made between slum
residents and URCs
services

2,392 enquiries were
made at the URC this year

35 slum residents were
trained for the Volunteer
Program to create links
between service users and
service providers

Volunteer Programme: Madhuben Vania, Vasna



“

I feel happy. I am reaching out to my fellow people, bringing them services in health, housing, loans and savings. This is a simple idea helping my neighbors out of strife and enriching their lives.

So far, I have encouraged 15 slum dwellers to save; linked one family to affordable legal services and 20 to important documentation which will help them secure rights. By creating links, I earn a little on top of my usual job at the Aanganwadis. The work enables me to provide better for my children.

After three days training in communication skills, appreciation for different perspectives and on the URCs services I am linking my people to services they need!



SAATH Urban

SAMVAD - Community Video Unit

Goal & Scope

SAMVAD - the Community Video Unit (CVU) is a powerful tool in respect to a number of SAATH goals. SAMVAD-CVU reaches and empowers slum dwellers to lobby for their rights, changing mindsets and mobilizing change agents such as NGOs, the government and wider public, towards inclusive city development. Primarily, the SAMVAD-CVU acts as an alternate media for slum dwellers, giving a 'Voice' in seeking change to their social and economic environment. SAMVAD-CVU also informs and gives advice on disease prevention, health, legal, property and career related aspects.

Objectives 07-09

- Increase visibility of 'SAMVAD-CVU videos', in order to **increase reach** in the communities
- To expand the scope of the SAMVAD-CVU to
 - Act as a media channel for **government campaigns**, such as saving the girl child, saving water, a greener city, fighting HIV/AIDs, malaria and TB, provision of education and training in job skills
 - Act as a **training tool** across SAATH **livelihood programs**, particularly **Umeed**
 - Act as a media channel for the private sector, to reach the untapped slum market through advertising. A mutually beneficial activity which will raise funding as well as to enhance slum residents **consumer awareness and choice**.

This Year...

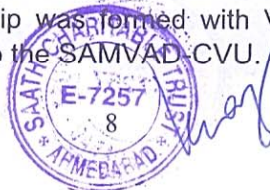
8 video magazines
have been created

A total number of
201 screenings have
taken place of the 8
video magazines

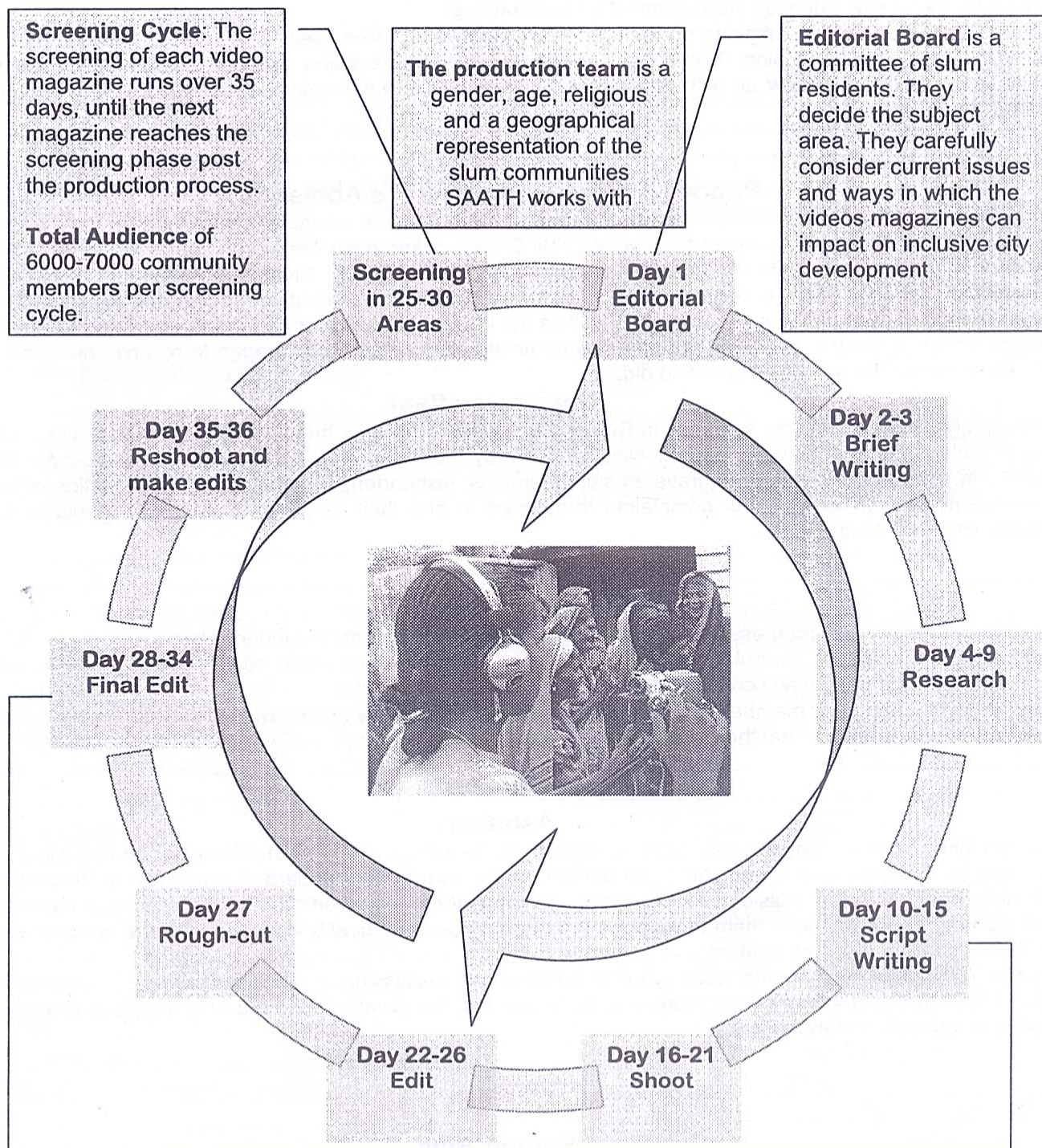
The video magazines
were viewed by
29,444 individuals
across the target
audiences

In numbers...

- Created 8 video magazines **inspiring change** across a number of parameters, which include livelihood through training videos; gender bias; cultural tension; securing entitlements; perception of disability
- Video magazines **screened at various Film Festivals this year**, which include Natarani Peace Film Festival, 14d Film Festival, Fulmarxx Short Film Festival and Pangaea Day Film Festival.
- SAMVAD-CVU, was written in newspapers such as **Divya Bhaskar, Sandesh, Gujarat Samachar** and **The Times of India** that informed about SAMVAD-CVU.
- Internet media **ch19.org** and television media like **NDTV** and **TV9** have also reported on the outputs of the CVU raising awareness of slum community issues and inclusive city development.
- The video for Pangaea Day, depicted manual scavenging, illegal in this country but practiced even today in Ahmedabad. This film was aired on CNN-IBN TV which did a full story on the issue and how it can be challenged from the roots upwards. The video was also covered on the Citizen Journalist website, CNN-IBN.
- Plans were crystallized to work with Aajivika Bureau to use the SAMVAD-CVU to **lobby for the rights of Rajasthani migrant workers** largely excluded from basic services and city housing. The video 'Naya Daur' is the first production.
- Partnership was formed with Video Volunteers who provide technical support to the SAMVAD-CVU.



CVU Processes



Screening

Samvad videos are viewed by the local communities through wide screen projectors. Distribution of VCD/DVDs is done through SAATH's CBO and NGO networks. The strategy is to target the same set of people each month. By attempting to match the regularity of a news program, the aim is to create community ownership and participation and instigate follow up action. The Urban Resource Center (URC) plays a crucial role in designating and identifying localities of priority for screening each film.

URC

Once the screening process is complete, the Urban Resource Centers serve as the body and location of all inquiries related to film content. The URC follows up with and maintains momentum of the video impact to translate reaction into action. It does this through its role of linking community members to services and information empowerment.



Amne Khilva Do

In this video children from slum communities challenge town planners to address the education, development, and safety needs of children within city development plans. The film scripted and video graphed by the children addresses the lack of safe play areas within their surroundings.

Impact: Children have an amazing power of making "deaf ears" listen. Seeing their world through their eyes is seeing a whole new dimension. The video inspired passionate discussion between officials which will mobilize change. The URC will follow up with officials and community and maintain the momentum for the inclusion of children's welfare in plans.

Ration Ni Dukaan, Vardaan ke Abhishrap

Inequality across the Public Distribution System inspired this video. An example of unfairness of the system is that Juhapura with a large slum community received only 8 liters of kerosene per month compared to 10 liters for the rest of Ahmedabad. Hundreds of complaints were lodged but to no avail. Members of the slum community used CVU to channel their voice to decision makers and empower other communities to fight the injustice. The video magazine was viewed by the communities as well as the Food and Civil Supplies and the Metrology Departments.

Impact: Within 4 months Juhapura and other predominate slum communities began to receive the same amount of kerosene as the rest of Ahmedabad did.

The ripple effect

Immediately after the film was screened in Behrampura, a slum resident there was empowered to file a complaint over the telephone about inequitable rationing delivered by the PDS across the board. Shortly after the PDS was raided and officials interrogated. Aggravated slum residents, disheartened by the apathy and inaction of Municipal Corporation ward officers to their complaints threatened to hire their very own Community Media to film their protests whatever be the cost.

Maro Mat

This film focused on the progressive disillusion of community voters with the Indian Electoral process. It attempts to promote the value of a single, thoughtful, unbiased, fearless vote which can go a long way to initiate or accelerate development in any constituency.

Impact: Slum community members were empowered. Feelings of unity and individualism rose up in all community members who understood that their vote was *their voice*.

Ashaeen

Children living in slum communities, lucky enough to go to school, study at the Ahmedabad Municipal schools, operated by the Education Board. Although denied by the board, the standard of education at these schools is extremely poor. *Ashaeen* passionately promotes and rationalizes the value of education amongst parents of the slum community, to empower them to exercise their right to demand quality education for the children, facilitated by SAATH's urban resource centers.

Impact: As always the Samvad video aroused emotion and discussion. It mobilized several parents to see officials of the Municipal schools. The more and more parents, the greater the voice and weight to lobby to create change in education standards.

Gender Bias

Gender Bias has been a controversial issue amongst slum communities where women often hold down jobs commonly considered 'women jobs' such as cleaning and home care whilst also taking care of family and home life. This video involves and targets adolescents addressing the issue sensitively, rationalizing why gender bias can be unfair. Changing mindsets is at the heart of the CVU but cultural sensitivity is vital to this. Jyotsnaben and Zakir from the community carried out extensive research, consulting psychologists research papers and community members of both sexes and all ages.

Impact

Certificates were distributed to the adolescents and their parents who pledged passionately to never discriminate between boys and girls.



SAATH Urban

Livelihoods

Goals & Scope

SAATH recognizes the innate skills, learnt skills and human resource potential in all individuals. SAATH's Livelihood programs targets vulnerable, marginalized communities, making critical interventions towards enhancing their skill base and employability. SAATH positions them for sustainable livelihoods, that are aligned with their skill sets and innate qualities. The wider goal is to improve their standard of living and create financial security for them and their families. SAATH's livelihood program, is geared towards skill-imparting, savings and credit, and income-generation initiatives.

The Initiatives

Urmila Home Manager

Urmila employs and trains women living within slum communities as "Home Managers" to provide **professional high quality home care** to urban households. Sourcing from Urmila, households can expect trustworthy, reliable Home Managers to take care of their homes. This not only enables the women to provide for themselves and their families, but **empowers** them with **skills that will always be with them** and the **confidence and security** that comes with a regular income.

TOP CARE

Top care is new on the horizon. Top care's focus: to **harness and develop existing technical skills across slum communities**; to provide specialised services in Housekeeping, Plumbing, Electrical, Carpentry, Paint Work, Mason Work and Vehicle Cleaning. Top Care specifically targets demand for professional technical service currently sourced from free-lance services within the slum community. *Top Care* is formalizing the provision of *existing* freelance services, providing **life and business skills** training, such as time and finance management and business etiquette, to the skilled individuals and **securing contracts** from the large potential client base to provide them regular services.

UMEED

The UMEED program recognizes the human potential of all individuals. SAATH's UMEED aims to cultivate career aspirations and **livelihood skills** of young people living in slum areas with the view to employment. UMEED instills in them the confidence and to develop **enterprises** to meet the needs of growing service and manufacturing sectors in the economy.

UMEED trains positions and links youth from poor, vulnerable families to career opportunities, placing them in lasting careers.

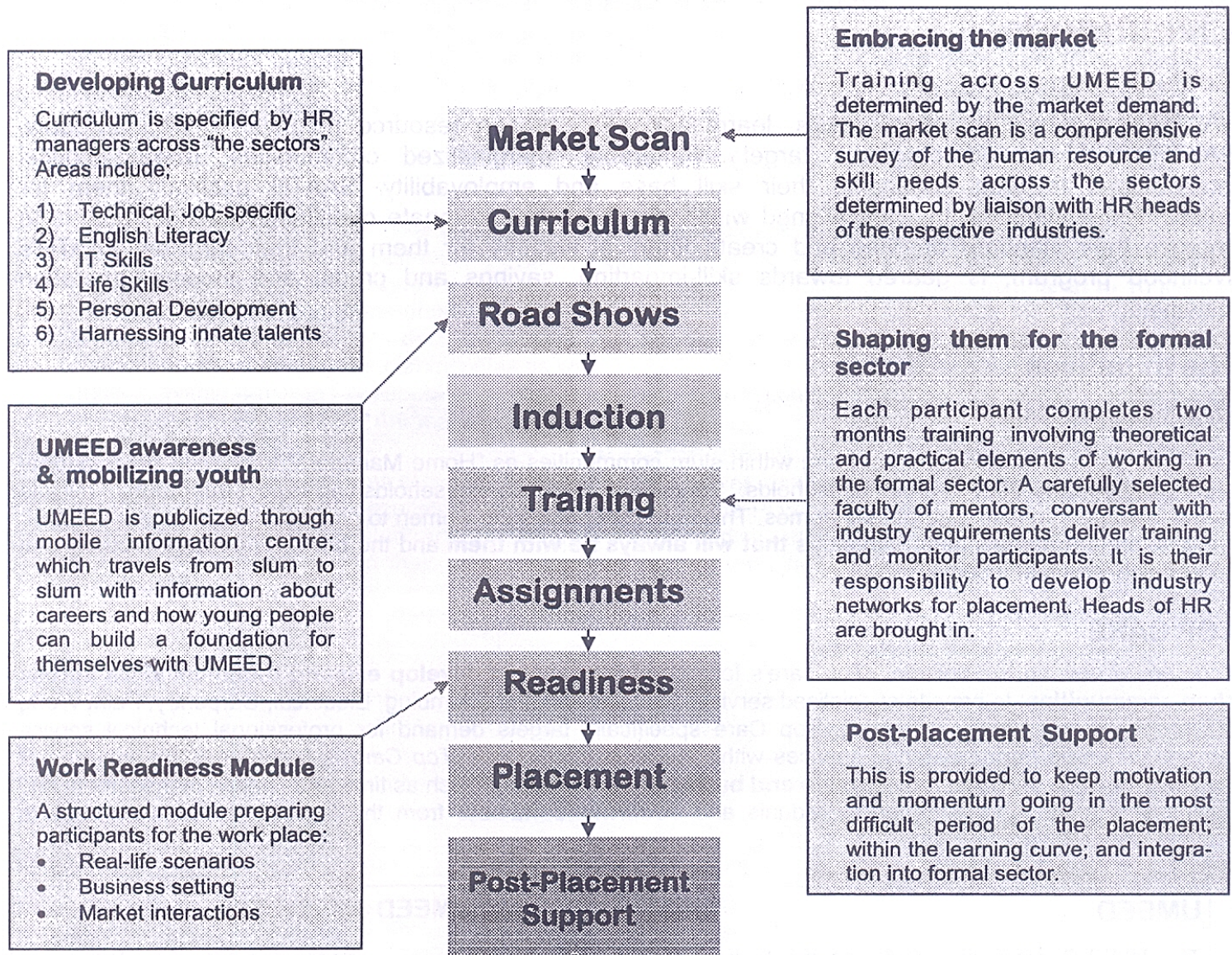
UMEED Job Sectors

- Business Process Outsourcing (BPO)
- Information Technology Enabled Services (ITES)
- IT Hardware
- Customer Relation and Sales (CRS)
- Hospitality Management (HM)
- Refrigeration and Air Conditioning (REAC)
- Automobile Mechanism
- Mobile Mechanism
- Electrical and Electronics Mechanism

Objectives 07/08

- Finalize the Top Care projection, identify technical skills across slum communities and set up the various training and identify potential
- Top Care candidates to receive training from UMEED programs to develop their specialist technical skills
- Expand the reach of UMEED beyond Ahmedabad and Gujarat
- Train UMEED trainers on practical and theoretical teaching methodology and how to keep abreast of the job market
- Sustain and create relationships with government bodies and private sector in order to enable expansion and a greater number of successful placements
- Develop the Home Manager program into a market-orientated Franchisee Model

UMEED how it works



This Year...

UMEED

- Successful partnerships have been forged and fostered with Public Sector bodies and private companies of high repute, with

80-90% of placement with reputable companies offering average salary packages of 3,000 INR per month

Livelihood creation this year...

UMEED: Life Changing and Empowering

Sheetal Vania is a post graduate with an MCom. Her father's earnings amounting to Rs.40 thousand a year, barely covered food and everyday basics for the family. As well, Sheetal belongs to a scheduled caste adding more hurdles to her and her family.

Top Care: Harnessing existing skills

It's early days and Top Care has already delivered training to **33 candidates** with specialist technical skills, from Behrampur and Shahpur slum areas. This training focuses upon

- life and business skills
- and, by linking up with UMEED programs, training to develop their **specialist technical skills** in the various sectors

Result: Seven skilled individuals have been placed, earning a minimum of Rs. 3,000 a month

Linking with Clients: ISCON Mall has signed a contract to employ Top Care candidates. So far, 7 have been absorbed at the mall.

Urmila: Franchisee Managers ensuring excellence

Urmila has evolved significantly this year, into a successful business model. Today, there are 165 clients serviced by 175 Home Managers. Experienced ones today work as Franchisee Managers, managing 40 Home Managers. A systematic finance and payments structure has been designed to support the program such that Franchisee Managers take interest in providing excellent Home Care. Credibility, efficiency and excellent quality home care with a greater turnover of placements and professional recognition that is creating more and more interest.



“

We were facing financial crisis. Fortunately, I came to know about UMEED through a SAATH's Aanganwadi worker. I visited the centre and signed up. My family did not agree to the Rs. 500 joining fee. In the end I used my savings from the beauty parlor work I had taken up.

UMEED was a massive boost to my confidence. I am now working with a BPO Page Point Solutions earning Rs.4500 per month. My father is proud of me and grateful for the handsome package which helps support the family. I would like to thank UMEED with my whole heart. My new career has brought peace to our family.

”

Sheetal Vania



Franchisee Manager: Ushaben, Pravinanagar village

Ushaben from Dharampur village, Valsad, lives with her husband and three children in Pravinanagar. Ushaben has been working successfully as a Home Manager for five years, before which she never had a job.

Her hard work and her immense potential helped her become a Franchisee Manager. She says this has done more than make ends meet. It has given her, her independence.

“ I took my three sons out of Municipal Schools as the quality of education is poor. I can now afford private education for them. It means they can dream big and strive for fulfilling careers! The new financial independence means I don't need to ask permission to buy things. In fact, I took out two micro-loans, through the URC MFI Unit. This has helped me to build a house in Pravinanagar, buy a gas cylinder, a phone and help my in-laws out.”



SAATH Urban

Integrated Child Development Scheme (ICDS)

ICDS is a nationwide policy concerning the nation's responsibility to nurture its children, its 'supremely important asset'. The ICDS policy was affirmed by Gujarat to provide health and developmental services to children; before and after birth and during the early years to promote physical, mental and social growth. In pursuance with this policy the nationwide ICDS program bids to reduce the nation's high rates in infant mortality, morbidity, malnutrition and improve pre school education (PSE) in schools, by targeting vulnerable sections of society. SAATH embraced the policy by supporting the ICDS program since 1994.

SAATH envisioned special 'Anganwadis' (AWs), or pre-primary schools, which provide education for three to five year olds (PSE) and specialized care to improve the health and nutrition status of young children, pregnant women and breast feeding mothers across slum communities. Integration of PSE and healthcare within SAATH ICDS promotes quality, and cost and time efficient delivery towards the following goal.

SAATH ICDS: Goal & Scope

SAATH ICDS works to lay the foundation for proper psychological, physical and social development of children living in marginalized communities, and to prepare and position them for formal education.

The wider goal: Contributing to effective coordinated policy and its implementation amongst the various departments, to promote child development. This would be gauged by a reduction in the incidence of mortality, morbidity, malnutrition and school drop out.

ICDS Action Research Study

SAATH recognized that in order to improve the quality of the PSE component delivered to children the factors effecting its quality needed to be determined and an evaluation of current status of PSE carried out. SAATH commissioned the *ICDS Action Research Study*, is to feed into and improve the quality of PSE across marginalized communities in Gujarat.

ICDS Action Research Study Improving quality of Pre-School Education

Methodology

SAATH is currently undertaking an evaluation through a comparative assessment of 48 AWs (almost 25% of the total). Of the 48 AWs, 24 were selected as 'experimental AWs', where significant inputs to PSE were provided during the study period. The remaining AWs, were 'control groups', whereby routine inputs remained constant.

The study was participatory involving the supervisors, teachers and children contributing into the study design with the emphasis on 'learning by doing'. Plenty of leeway was incorporated into the study plan to accommodate changes in the study design. Following the study, a comparative assessment of both groups of AWs was carried out to gauge the impact through various identified indicators. The methodology will be replicated across all the 191 AWs.

ICDS Action Research Study Key Findings

Effective time management and following appropriately designed schedules significantly improves quality of PSE
Computerization of records and a working knowledge of IT by supervisors improves efficiency in record keeping and curtails wastage of time
Community participation is essential in representation of interests of the child and parent towards best outcomes in PSE, in particular, and in ICDS in general
Teaching aids, props and playing materials are instrumental in early learning, particularly in terms of manipulation of concepts and physical interactive play
An effective planning, monitoring and evaluation (PME) system was identified as the key to high quality PSE
Hands on and refresher training of AW staff are central to sustaining high quality PSE
Little innovation and marginal costs can convert the dull and drab AWs into attractive and neat centers



SAATH Urban

Education

Goal & scope

SAATH has a rich experience in pre-school education. The PSE experience of 18 years, through SAATH's Balghars, or 'preschools'. This education aims to cultivate a learning environment that promotes social, emotional, cognitive, physical and psychological development through non-formal learning activities.

The program targets children from marginalized communities, preparing them for formal education; rendering public education more accessible. Its significance is two fold. First, is the direct influence on development of a child through early stimulation, and second, its potential contribution to the national goal of universal elementary education. SAATH considers PSE and integral part of its goal towards inclusive city development.

About the initiatives

Balghars

SAATH's Balghars were conceived as Centers for Creative Learning for pre-school children. The Balghars adopt the Montessori Method—emphasis is on self-directed activity on the part of the child and observation on the part of the teacher. At the Balghars, teachers adapt the child's learning environment to her or his developmental level. The Balghars link to and harness the advantages of the integrated ICDS approach. Five Balghars across five wards are reaching out to 141 children.

ICDS Aanganwadis

Running the Balghars, SAATH has honed its skills in the delivery of PSE over the years and has been sanctioned increasingly more and more Aanganwadis. Today, SAATH operates 191 AWs across 23 wards. This includes 6 supervisors, and a Aanganwadi Worker and a Helper for every Aanganwadi.

This year ...

ICDS reached out to 4279 children and 269 adults

141 pre-primary school children are now receiving education through 5 new Balghars

Four new teachers were employed and trained across the new Balghars

Challenges

- The concept of collecting a nominal fee from parents for their child's education was opposed by the government. Collecting nominal fee is important for sustainability of development processes and making slum residents 'service users', not beneficiaries of aid.
- Lack of timely grants has created challenges in effective functioning of the AW. These include delays in remuneration to employees or purchase of required stationery as examples.
- SAATH is developing a plan to strengthen partnerships with private sector and local authorities to enable sufficient and timely flow of capital to the program

Ghanchi Alfia Zakhirbhai, Juhapura

Ghanchi is five years old, she was admitted to a Balghar in June 2005 and completed her PSE in March, 2007. She received early learning via the Montessori Method at a SAATH Balghar. Her father, Ghanchi Zakhirbhai Nathubhai, works as a tailor and values the PSE education she received:

“The Balghar were very good, they helped my Alfia get into a proper school where she is now studying happily in 2nd std.”



SAATH Urban

Health

Goal and scope

SAATH recognizes health as an integral parameter of development. SAATH's Health program works towards making affordable primary health care accessible to vulnerable, marginalized groups. The health element of SAATH focuses on child health; embracing national objectives towards the development of healthy children and reduction in the incidence of infant, child and maternal and new mortality and morbidity.

About the Initiatives

Jeevan Daan Maternal and Child Survival (Jeevan Daan) Program

Jeevan Daan was formed in collaboration with Counterpart International to address high maternal, new born and infant mortality and morbidity in the urban slums of the AMC. Jeevan Daan works to enhance the quality and accessibility of AMC health services. Jeevan Daan Community Health Teams (CHTs) reach mothers, expectant mothers, children and youth with immunization, disease intervention, nutritional care, antenatal, postnatal and neonatal care (ANC, PNC, NNC). Today Jeevan Daan reaches out to 10,380 women children and youth across AMC slums.

Reproductive Child Health (RCH) Program

RCH addresses poor contraceptive awareness and inadequate infrastructure and services in reproductive healthcare for slum communities. RCH provides an integrated delivery for basic reproductive and child health care across slums Vasna and Paldi. RCH 'Link Workers' make daily household visits making referrals for ANC, PNC, NNC and delivering vitamins important for pregnant mother and newborns. RCH is a WHO project sanctioned by the AMC.

Objectives 07/08

- To manage Jeevan Daan independently of Counterpart International
- To remodel the Community Health Team (CHT) to work in partnership with URCs to increase reach of programs
- To strengthen links with stakeholders, primarily healthcare service providers

This Year...

- Community Health Teams (CHT) are now working as effective human resource links between the community and the programs through the URCs.
- Partnership with AMC has strengthened significantly over the year. The AMC supported activities across the RCH program.
- Mechanisms linking URCs and RCH has crystallized over the year to enable effective monitoring and evaluation of the program. The two working together has lent the RCH workers to the wider community enabling a greater reach of health services and effective provision. Give example of how cooperation has done this.
- As planned SAATH is now operating Jeevan Daan independently

Healthy children & happy families Suhani, Danilmda

Suhani was one of the first children to enroll onto the AW Health sessions. Suhani's grandmother Motiben, takes time off her work so that Suhani's mother Jashoda, can attend the sessions and not have to worry about the household chores. Motiben rates the program as an effective way to promote the health and well being of her granddaughter.

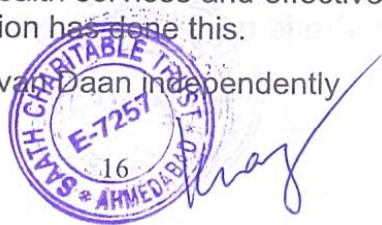
“...Jeevan Daan is doing something great for my grand daughter...I want to contribute to this endeavor. I want her to stay healthy, that's why I have taken off from my work so my grand daughter and her mother can attend these vital health sessions”

This year in numbers ...

348 TB patients have received lifesaving treatment

RCH reached 10,000 households in Vasna and 2,000 households in Paldi

Jeevan Daan reached out to 5155 mothers and 1126 children across ten wards



SAATH Urban

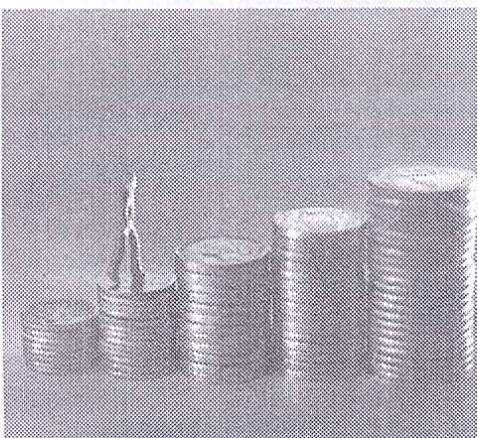
Microfinance

Goal & Scope

SAATH's Micro Finance Unit provide access to affordable credit and the opportunity to save for communities otherwise excluded from formal credit institutions. Saving and credit schemes are designed with the view to promote livelihood creation, entrepreneurship and financial security for slum communities.

SAATH MFI Business Plan 2007-10

- Reach the entire Ahmedabad City by revisiting legal framework
- Provide a streamlined, integrated services, via a single banking institution.
- Develop savings schemes which incentivize saving
- Develop a follow-up system which monitors and ensures loan repayments



Who's who..

ACCESS Development Services

ACCESS is a private organization which worked with SAATH to formulate MFI's Business Plan and implementation strategy which envisions the expansion of MFI across Ahmedabad City. This year the consultants worked with SAATH in a massive capacity building program, which involved training all the MFI staff.

Sakhi & Ekta Credit Cooperatives

SAATH MFI began with two localized, successful, Savings and Credit co-operatives; Sakhi and Ekta serving 11 wards to start with. Processes are underway to merge the two into SAATH MFI, evolving towards institutionalization for uniform and enhanced coordination and to improve cost-effectiveness through economies of scale born from the merger.

Objectives 07/08

- By merging Ekta Credit Cooperation and Sakhi Credit Co-operation into one banking institution - SAATH Credit Co-operative - as per the Business Plan (2007-2010)
- Increasing reach of MFI from 11 wards to 20
- Create customized finance packages or MFI 'Products' which meet the varying needs of slum residents, Our 'Clients'
- To remodel MFI based on the Business Plan

MFI Products

Join Liability Groups. JLGs make credit more accessible by spreading the burden of repayment across a group. Failure to repay means default falls on the group as a whole so that each individual has a vested interest in the repayment. There are three types of JLGs: Consumption loan, allows for expenditure on health education and basic needs. Asset Creation allows investment in assets, such as in housing, durability of assets such as home repair or towards home security. This type of loan is also set up to enable debt repayment to other institutions. Productive Loan allows for investment in capital to facilitate livelihood creation.

Compulsory Savings. All Clients are required to save in order to build security. The aim is to instill a habit of regular saving. Clients are required to save Rs 100 a month. As long as a minimum of 3,500 stays in the bank, withdrawals are unlimited making saving extremely accessible.

Voluntary Saving. These savings are optional and allow for any amount of saving / withdrawals



Microfinance

This Year

- Significant capacity building took place this year working with ACCESS to building on the foundations for SAATH Credit Cooperative, training across MFI and towards Implementation of the Business Plan.
- 'The Products' - carefully designed finance packages - void of heavy charges incentivizing savings and investment as per the Business Plan. The Products have hit the ground running.
- Processes to merge the two cooperatives are well underway
- Permission to operate under SAATH Cooperative across 20 wards was secured.
- Relationships were forged with ICICI, Birla, HDFC, Oriental, LIC, Tata and many more insurance companies for the provision of micro insurance
- MFI program has grown exponentially this year. It started with eleven and is now reaching out to 20 wards.

A snapshot-MFI today

4 branch offices
91 Lakhs were saved by Clients
Rs 1.1 Crore loaned out
775 new loan members joined
175 Joint Liability Groups created
9,110 savings members

Malek Jakirbhai Ahmed, Juhapura

“

I live in Juhapura, with my wife and two children. I used to sell small chunks of grains and popadums for a very small profit. I then heard about the MFI schemes saving and lending schemes. I started saving from Rs. 50-100 every month. Within some time I had saved up about Rs. 2000 which I invested into my business. I bought more grain and popadums. And very slowly the business started to grow.

Still, there is a larger market out there. So, I decided to take a loan from MFI and bought a greater variety of stock for my shop. In consultation with the field officers I gave the requisition for the loan and secured a loan for Rs.15000/- at 24% interest p.a, with the rate decreasing monthly. This is much lower than the local money lenders and jewelers charge. The loan has helped me to expand my business. Today I am not only selling grains and popadums, but also soaps, pickle and vegetables. As the profit has increased I can also now happily support my family. ”



SAATH Rural

Natural Resource Management

Goal & Scope

Snehal Project is focused on enhancing livelihood security through securing infrastructure for water, nutrition, health, education and saving and credit for vulnerable communities living in saline affected Maliya block, Rajkot in 15 villages. Snehal 1 helps to develop and strengthen livelihoods by harnessing the area's existing human and natural resources through the Natural Resource Management.

Rural Resource Centre

Towards this end SAATH is facilitating the development of village level institutions through Rural Resource Centres. Much like the Urban Resource Centres, information empowerment of the marginalised groups is at the core of the RRC, linking them to service providers in health, education, legal, housing, finance and livelihoods. The purpose of the RRC is also to coordinate capacity building activities for farmers, fisher folk and villagers in other rural livelihoods.

Livelihood Groups: At the heart of Snehal

Different groups have different interests and stakes. To ensure their involvement and contribute towards their own development, these livelihood based groups were formed, capacity built and involved in the decision making, implementation and management of the various activities.

The Snehal project has two phases.

Phase I

The first focussed on agricultural capacity building and was completed at the end of 2007.

The initiatives included

- Modern Productivity enhancing agricultural techniques
- The types of pesticide applied to different crops
- Organic compost-making
- Dry land-farming
- Grass Bank

Livelihood networks and initiatives Set up this year

Farmers Groups	15
Self Help Groups (SHG) for women	45
Mamta Divas Health initiative	18
Fisher folk and charcoal making groups	11
Live stock Rearer's groups	6
Village Development Committees	15
Supplementary Schools	9
Adolescent Girls Learning Centres	6

Phase II

From January 2008, the focus has been on consolidating activities of phase I. That is, a focus on crop protection, disease prevention and promotion of production enhancing techniques. The RRC aims to facilitate these activities.



Snehal 2

Objectives 07/08

- To set up an RRC which reaches out to a minimum of 15 villages in Maliya
- **Soil testing** of farm land tended to by 1000 marginal farmers and facilitation of a forum amongst farmers and specialist organization to discuss how to address poor soil quality
- To develop proposals for the building of check dams for **water conservation** to the benefit of agricultural livelihoods; whereby villagers contribute to 10% of cost and are key stakeholders
- To install water conservation processes which will make monsoon water available year round for drinking, irrigation and horticulture; also creating **alternative livelihoods** for villagers employed by the project
- Creation and enabling of **Self Help Group networks for women leaders** to support agricultural livelihoods, with the creation of **corpus funds** enabling loans for livelihoods at the core
- Get the ball rolling on Health Initiative 'Mamta Divas' a **Primary Healthcare Centre** set up to address high infant and pregnant mortality rates in rural Gujarat
- To source funding and set up a Reverse Osmosis (RO) Plant which eliminates salinity from water to make it **potable**. The plan is to facilitate an affordable loans from The Control of Salinity and Prevention Cell (CSPC) which the villagers will repay for this.

This Year...

Water: The livelihood element

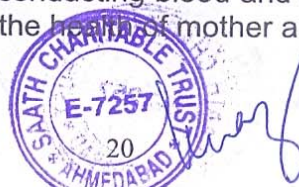
- Plans for the RO Plant have been crystallized. A private partner has been identified and agreed as the sole investor for the project.
- Villagers from Panchayat were identified and be responsible for sale of water . As planned the CSPC is advancing a loan of Rs 50,000.00 which will be repaid by the villages by March 2009.
- RRWHS, drip sets and hand pumps have been acquired to equip villagers in the alternative livelihood project
- The designs and estimates have been prepared for the installation of two Check Dams in Khakrechi and Vejalpar villages.

10 families have been identified for the alternative livelihoods project. Six of them in action for the 08 monsoon.

6,000 liters of water will be produced by RO plant and sold by villagers to villagers

45 farmers in Khakrechi and 15 farmers in Vejalpar have agreed to invest 10% of cost of and will benefit from two new dams

- An RRC has been initiated in Khakrechi, reaching out to 15 villages in Maliya, linking them to services and the SHG and livelihood networks, which in turn enable finance at minimal cost by linking to the network's corpus funds.
- The Primary Healthcare Centre's 'Mamta Divas' is up and running. Mamta Divas is dedicated to reducing infant and maternal mortality rates through monthly clinics and subsequent follow-ups by Aanganwadis. Mamta Divas focuses upon health areas such as infant nutrition, immunization, mother's health status for example conducting blood and urine tests, looking out for nutrition deficiency and for disease which effect the health of mother and unborn child.



SAATH Rural

UPLIFTMENT OF ARTISANS

Goal & Scope

The artisan community of rural Gujarat are the creators of a wonderful and unique variety of crafts. In spite of this, a lack of market intelligence amongst them means that they are failing to develop profitable livelihood practices.

The focus of Snehal Project in 25 villages in Surendranagar is to introduce entrepreneurial know-how, such as management accounting and marketing, into the practices of selected artisan groups from rural district Surendranagar. The offshoot, is the creation of awareness and increased reach of a wonderful, unique and diverse craft by extremely talented artisans.

At the heart of Project is SUVASA (Surendranagar Vankar Samaj) a local level network or federation of artisans from Surendranagar and the Raw Material Bank.

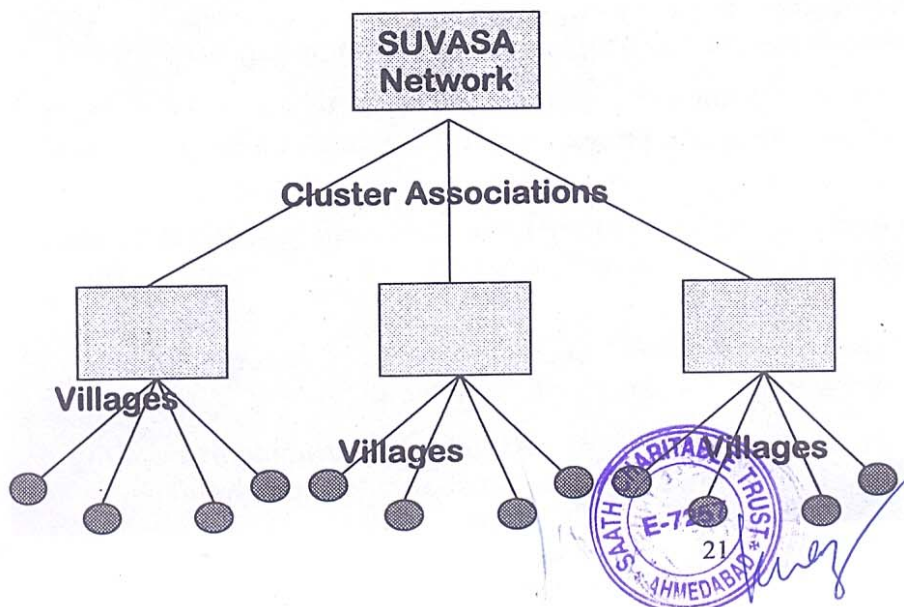
SUVASA

District Level Federation "SUVASA" is a network of three cluster level associations and 155 Self Help Groups (SHGs). Forming and federating these groups increases the capacity of artisans otherwise acting alone. Federations confer the following strengths to livelihood practice

- **Finance & capital.** It reduces costs of loans by spreading it across the network. A joint and thus higher credit rating. The ability to take out larger loans. Spreading risk. Collective saving i.e. a corpus fund to allow larger investment in production by SUVASA whereby all artisans are stakeholders.
- **Collective strength and Organizational Capacity.** Sharing learning and mutual support, through a process of exchanges – visits to each other's villages so that experiences can be shared face-to-face.
- **Recognition & Exposure.** Increasingly such exchanges will include public officials and other professionals, encouraging their exposure to the ideas and capabilities of the rural poor.

SUVASA makes possible the operation of a "business from sourcing raw material, production-quality maintenance, to marketing and branding.

SUVASA in numbers....



Coverage: Artisans across 25 villages

1683 artisans and their families benefiting from SUVASA

14 Lakh in Savings has been created

8 Lakh in Loans has been facilitated

Snehal Project

Raw Material Bank

Uniformity of quality, material texture and colour of products made by artisans from different villages, across the SUVASA network, is essential to tapping into bulk markets. Towards this end SAATH set up a Raw Material Bank on a pilot basis. This is literally a bank of raw materials which meet a minimum standard of quality. The bank includes mulberry silk filaments for the Patola Sari, with scope for cotton, dyes and chemicals in the future.

The Raw Material Bank was set up in December 2007 and has been successfully taking advantage of the **economies of scale** and of the consistency borne from **collective production** to the end of uniformly **high quality craft produced cost-effectively**. Plans are underway to scale up the Bank.

A problem dissolved

A section of the artisans are involved in making Patola saris, which requires expensive raw silk and zari. Artisans would be in heavy debt until they made the sari and sold it on. Economies of scale enabled by the Raw Material Bank allowing divisibility of cost means they no longer have to 'distress sell'

Objectives 07/08

- To federate artisan groups from selected villages across Surendranagar in order and take advantage of **economies of scale**; adopting a business model, in order to create profitable livelihood enterprises
- To create an Executive Committee for the federation specializing in various aspects of the business
- Set up regular, structured **meetings between the artisans** from the different village clusters
- Financial grading of artisan groups across the SUVASA network to **make them eligible for financial access from government agencies and financial institutions**
- To link funding and technical design support from a credible design institution
- To facilitate the delivery of technical training to artisans in villages across the network
- To set up a Raw Material Bank for the textile inputs of SUVASA which would assure quality of final products and exploit the economies of scale that can be gained by collective production

This Year...

- Twenty villages across Surendranagar, SUVASA (Surendranagar Vankar Samaj) was created and registered with a task specific Executive Committee responsible for procurement, quality control and marketing and branding.
- Regular formal meetings are now taking place between artisan groups across the network, based on their own initiative in order to keep on top of the financing
- A major part of enabling financing of livelihood practices is complete. Financial grading of SUVASA by SBS, Grameen, and Dena Bank managers has taken place certifying SUVASA with financial credibility
- The Raw Material Bank is up and running supporting 100 artisan families. Initial funding was secured from CARE (India) with which mulberry silk and zari were bought for the Raw Material Bank
- Artisans across SUVASA received technical training from National Institute of Fashion Technology who are supporting with funding and technical design
- Self help groups were formed and the artisans received leadership training in inspiring entrepreneurial and creative ideas and how these can be channeled to enhance livelihoods



Raw Material Bank

Dispersing of Raw Material

Identification of Artisans

SAATH joins forces with NIFT and Producers Groups to select potential Clients (artisans) based on skill, and credit worthiness.

Appraisal of Artisans

by Cluster Association

Final screening Artisans

by Raw Material Bank Committee

Dispensing Material & Record Keeping

by local committee upon recommendation of Raw Material Bank

Making the textile product

Production takes place at household level Clients will make products as per design suggestions by NIFT who will monitor quality or production

Collection and Screening of Finished Products

by individual artisans

Transportation to Sellers

of finished products. Sellers (Individuals/ shops) are identified

Replenishment of Raw Material

It is expected that sellers must pay up within 15-20 days. The revenue will be used to replace raw material stock for the Raw Material Bank

Replenishment of Raw Material



SAATH in NEWS

| AM | WEDNESDAY, SEPTEMBER 17, 2008

'Hope' for underprivileged

Hope is an initiative of NGO Saath that works with the underprivileged in various parts of Gujarat, trying to generate self-sustainability, economic empowerment and social change

Ashish Lakhia is a painter and film-maker and he also finds time to write on all things that define Am-davad

Eastern Ahmedabad, labour, industrial units, ghettos, traffic, poverty, pollution, slums, crime and vice. Within this artificially created disaster area, hope for the youth is definitely in short supply. Due to a variety of extraneous reasons, though municipal schools exist to provide basic education by rote, the drop-out rate is high leading to a downward spiral of vagrancy, helplessness, anger, crime and under-achievement. The doors into summer remain elusive as a vicious spiral sucks aspirants within this festering hegemony, unable to break out and upward within the social strata.

Hope, the last intangible out of Pandora's Box, a concept, a want, so intricately linked with human aspirations, desires, goals, longings and dreams forms an important element of social stability. Hope or 'umeed' is an initiative of 'Saath', an NGO working with the underprivileged in various parts of Gujarat, trying to generate self-sustainability, economic empowerment and social change. 'Umeed' is a mission which on the surface imparts knowledge skills, but in actuality much more, charting a path for its underprivileged participato-



ry youth to enable them to break free of the shackles of social and economic casteism.

Rajendrabhai is a man who seems to rest easy on his laurels; an advisor to government panels on urban uplift, interfacing with various agencies to jointly propagate social change, recipient of the Social Entrepreneur of the year for 2007 along with other accolades; businessman, entrepreneur and believer. Rajendra Joshi envisaged and helped set up 'Saath' in 1989.

Now, sitting across a clean table at the offices of 'Saath' with a cup of tea, Rajendrabhai muses over the circumstances leading to the birth of 'Umeed'. 'Saath' has been working with the issue of sustainable livelihood among the urban poor. It has offered vocational training in standard professions like tailoring and stitching but not only was this not raising social and financial standards of the urban poor but also alienating the youth from these professions.

A series of market surveys indicated that the service industry had the need for placements at the entry level but the current education system produced aspirants who were just not interested in jobs at that level. Meanwhile the school drop-out rate and the percentage of jobless youth were increasing.

It was the American India Foundation that pointed to a possibly experimental solution to this cyclic problem. Dr Reddy's foundation was running a vocational programme for the youth in Hyderabad called 'The Life Advancement Business School'. 'Saath' decided to adopt the programme in alliance with local government bodies.

Module information and financial support was offered through the AIF, while Dr Reddy's came across with the logistical support. Accordingly, seeds of hope were sown that germinating into 'Umeed' which in its own small way was attempting to assimilate jobless youth into

productive workforce, thus indirectly initiating change within the social fabric of underprivileged section of the society. In collaboration with the service industry, four modules were set up offering courses in English language, technical education, basic computer knowledge and life skills which included grooming and morale boosting, the courses concurrently running over a period of three months.

'Umeed' forged a unique public-private partnership wherein local government agencies arranged the infrastructure and maintenance of the training centres which were run by members of 'Umeed' who also organised placements at hospitals, hotels, BPOs, malls and the like at the conclusion of the programme. Apart from fulfilling a need, the programme yielded some interesting results. Some students returned for advanced training, some went back to schools and colleges to complete their formal training; all in a variety of ways made positive changes to their immediate society.

'Umeed' has had a smooth run in Ahmedabad and Vadodara. Mentors and former students handle recruitment and help propagate the programme, which the government now wants replicated across the state. The linked team at 'Umeed' grows ever larger over time weaving its small but effective changes within the fabric of this convoluted city.



Working together

The People & Our Partners : E = Employee, R = Retainer, C = Contract, Numerical = No of years
Dash = Less than one year with SAATH

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Bhartiben Solanki C 4
Gauriben Chauhan E 9
Hoorbanu Sheikh C 2
Kailashben Nayak E 6
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Ramilaben Vaniya E 6
Rehanaben Sheikh C 4
Raisaben Chhipa C 3
Ramilaben Shrimali E 15
Sarfunnisa Pathan C 6
Sanjidaben C 6
Shaheenbanu C 1

SNP

Bharat Chauhan E 18
Devang Patel E 3

CBO/URC

Bhureshwar Choudhury C 1
Devuben Parmar E 15
Gopalbhai Chauhan E 3
Hamidaben Sheikh C 6
Kiranben Parmar E 12
Naynaben C 1
Nisha Panwala C 2
Shakilaben C 1
Ushaben Solanki C 1
Yakubhai Pathan E 5

People in Ahmedabad

Urban Program Manager

Chinmayi Desai E 13

CVU

Jyotsaneben Ahir E 7
Nimeshbhai Ahir C 2
Razakbhai Sheikh C 2
Rehanaben Pathan C 7
Sofiababen Lakhwa C 4
Tarunbhai Parmar C 2
Zakirbhai Sheikh E 2
Zuberbhai Sheikh C 5

Health/Jeevan Daan

Alkaben Makwana E 2
Bhagwati Patel E 1
Gayatri Parmar E 1
Jagruti Pandya E -
Jitendra Saragara E 6
Kunal Raval C -
Minnat Mansuri C 1
Neetaben Raval E 4
Pratimaben Bhavsar E 1
Preetiben Oza E 3
Rashid Sheikh C 1
Sheetal Patel C 1
Sonal Thakar E -
Usha Nagar C 1

Livelihoods

Barkat Salmaniya E 6
Kishore Gehlot E 9
Kokilaben Solanki E 14
Mansingh Maurya E 18
Niraj Jani E -
Paresh Sakariya E 1
Sushant Roy E 1

Retainers

Anil Parekh R 4
Bella Joshi R 2
Hasmukh Panchal R 5
Mayank Joshi R 10
P. K. Das R 3
Yasmin Rehmani R 5
Ushasi Sunandita R 5

Microfinance

Abedaben Shaikh C 5
Akash Padhiyar
Alok Kejriwal E 1
Amit Sutariya E 1
Aruna Shrimali E 13
Archana Thakur
Chandrika Shrimali E 14
Dharmesh Gehlot
Divyang Bhatnagar E 1
Fatema Chipa
Geeta Padhiyar E 14
Hema Saragara C 6
Irine Desai
Jalpa Dutta
Jamna Mahavar
Jigna Khalas
Jayshree Patel E 5
Javed Shaikh
Kapil Gehlot
Kokila Makwana
Kumud Patel
Madhu Parmar E 16
Najma Ansari
Parshottam Chauhan E 13
Ramila Parmar
Rehana Shaikh C 4
Rekha Gohil E 6
Rekha Patel
Rukmani Sagra E 13
Saida Khokhar C 4
Shahin Shaikh
Veenaben Bhati
Veenaben Padhiyar
Zarina Ghanchi C 6

Rural Team

Anjana Pancholi C -
Dilipbhai Zala E 5
Firoz Khadivar C 1
Geeta Maal C -
Hitesh Detroza C -
Kiran Rawal E 3
Mohan Sonara E 7
Ramsingh Valania C -
Rasmika Patel C -
Razak Bukhari C 4
Sanjay Joshi C -
Shaktisinh Gohil C 2
Vivek Rawal C 5
Yasin Bohraniya E 5

UMEED/Udaan

Ajay Vyas C -
Amit Kumar C 1
Anurag Khatri C -
Aradhana Roy C -
Arpisha Rajpurohit E 1
Balvant Dodiya C 1
Chandan Thakur C 1
Chitra Khambete E 1
Dharmendra Mali E 1
Dhaval Trivedi E 1
Gordhan Vala E 1
Hemangini Patel C -
Hitesh Parekh C 1
Harivadam Limchiya E 1
Imran Khatumbra E -
Jaina Mehta C -
James Edwin E -
Kalpesh Mehta E 1
Kalpesh Agarwal -
Kanjibhai C 3
Kiran Mali E 1
Kalpesh Parmar C -
Kishore Dhabhi C 1
Kunjal Dhruva E 1
Karmdeo Kumar E 3
Kazi Sabana E 1
Madhav Nikam C 1
Megha Zaveri E 1
Mahendra C -
Mukund Srimali C 1
Manish Brahmabhatt C 1
Mitesh Pathak E 1
Manish Dubey C -
Mukesh Vadgama C -
Manisha Solanki C -
Md. Sohail Mansuri C 1
Nikunj Tekriwala C -
Nilesh Parekh C 1
Nilesh Ladwa C -
Namrata Shah E 3
Nitesh Oza E 6
Nikunj Shah E 1
Pankaj Palia C 1
Parul Rajjada C -
Ramdev Vala C 1
Ranjeet Mahida C -

UMEED cont.

Ranvir Deore C 1
Rinku Christie C -
Puja Mehta E 1
Sachin Karade C -
Sharmistha
Roychoudhury C 1
Stincy Augustine C 1
Sunil Chauhan C -
Sunil Nathwani C -
Thamizudin C -
Trushita Shah C -
Vikash Parekh C -
Yogendra Rao E 1

UMEED for Disabled

Lohit Balani E -
Madhvi Mehta E -
Birwa Patel C -



Working together...

Inclusivity at the heart.

Team constituency

	Hindu Dalits		
	Male	Female	Total
Senior	20 (12)	9 (6)	29 (18)
Middle	7 (4)	24 (15)	31 (19)
Total	27 (16)	33 (21)	60 (37)

	Hindu Non Dalits		
	Male	Female	Total
Senior	27 (12)	18 (11)	45 (28)
Middle	6 (4)	13 (8)	19 (12)
Total	33 (210)	31 (19)	64 (40)

	Minority		
	Male	Female	Total
Senior	9 (6)	5 (3)	14 (9)
Middle	7 (9)	15 (10)	22 (19)
Total	16 (11)	20 (12)	36 (23)

	All Staff		
	Male	Female	Total
Senior	56 (35)	32 (20)	88 (55)
Middle	20 (12)	52 (33)	72 (45)
Total	76 (47)	84 (53)	160 (100)

The Partners

Financial Institutions

Self Employed Womens' Association (SEWA)

Funding Organizations

Cordaid, Netherlands

India Friends Association, USA

IRC - RCD, Netherlands

Care India

American Indian Foundation

Oxfam

Action Aid

Individual Donors

Paul Hamlyn Foundation

Wadhvani Foundation

Counterpart International

Asian Development Bank

Asian Foundation for Philanthropy

Coastal Salinity Prevention Cell

HDFC

Clients

Ahmedabad Municipal Corporation

Gujarat Urban Development Mission

National Highway Authority of India

Dept of Child Welfare, Govt. of Gujarat

RCH Society, Ahmedabad

TB Control Society

Private Sector Partners

Cancer Research Institute

Civil Hospital

Jivraj Mehta Foundation

Taj Group of Hotels

Government Organizations

Ahmedabad Municipal Corporation

AMC, Health Department

City Managers Association, Gujarat (CMAG)

EMI Rajasthan

Gujarat Urban Development Company (GUDC)

Gujarat Urban Development Mission (GUDM)

ICDS Department Gandhinagar

Rajasthan Mission on Livelihood

Rajkot Urban Development Authority (RUDA)

Rapar Area Development Authority (RADA)

V.S.Hospital

Vejalpur Nagar Palika

CBO Partners

Ahmedabad Slum Dwellers Federation

Ekta Credit Co-Operative Society

Ekta Yuvak Mandal

Lok Shakti Vikas Mandal

Ram Rahim Mitra Mandal

Sakhi Credit Co-Operative Society

Sakhi Mahila Mandal

Sanjaynagar Resident's Association

Sankalp Mitra Mandal

Santosh Mitra Mandal

Sarvodaya Mandal

Village Development Committee in Kutch

Institutional and NGO Partners

Akhandjyot Foundation

Andhjan Mandal

Centre for Environment Education (CEE)

Centre for Planning & Technology (CEPT)

Centre for Social Justice (CSJ)

Chetna

Childline

Counterpart International

CRCB Trust

DRISHTI Media, Arts & Human Rights

Family Welfare Centre

GIVE Foundation

Handicap International

Indian Institute of Management, Ahmedabad

Janvikas

Kutch Nav Nirman Abhiyan (KNNA)

Olakh

Pratham

Parivartan

The Orchid

Unnati



Responsibility Statement by the Management

1. The total funds mobilized during the year amounted to 49.7 million rupees of which self generated and internal accruals amounted to 5.7 million rupees. The organization is dependent of external support to the extent of 89%
2. The total application of funds amounted to 49.6 million rupees out of which the administrative components was 0.47 million rupees which is 1%.
3. There were no complaints received from employees, stakeholders or members during the year.
4. The total remuneration, fees or other payments to board members and trustees amounted to 0.52 million rupees which is 1%.
5. The Annual Accounts, have been prepared on the basis of the Accounting policies adopted by the organization with compliance to Accounting Standards wherever necessary.
6. Sufficient care has been taken for the maintenance of Accounts as per the Income Tax Act 1961 and Foreign Contribution Regulation Act 1976.
7. The Statutory Auditors have performed their task in an independent manner and the management letter submitted by the Statutory Auditors has been considered by the management.
8. Internal Audit has been conducted for the organization.
9. During day to day operation of the organization, ethical accountability, value of money and environmental concerns has been given highest priority.
10. The staff service rules were followed and all the social security measures were compiled with.

Income & Expenditure Account for the Year Ending 31st March 2008

Slab (Rs INR)	Male	Female	Total
Less than 5,000	16	38	54
Between 5,000 to 10,000	50	32	82
More than 10,000	15	9	24

Foreign Travel by
Mr. Rajendra Joshi for
attending a workshop
sponsored by ADB

Three highest paid staff members	Amount / Annum
Mr Rajendra Joshi	5,20,200
Mr Jayesh Thakrar	2,68,500
Ms Chinmayi Desai	2,53,500

Three lowest paid staff members	Amount / Annum
Ms Jayshree Patel	41,112
Ms Jyotsana Ahir	38,700
Ms Alpa Dangiya	37,768

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2008

PARTICULARS	Amt. Rs.
EXPENDITURE	
ESTABLISHMENT EXPENSES	248,320
REMUNERATION TO TRUSTEES	520,200
AUDIT FEES	170,595
CHARITY COMMISSIONER CONTRIBUTION	50,000
DEPRECIATION	150,000
TRANSFER TO SPECIFIC FUNDS	1,453,494
EXPENDITURE ON OBJECTS OF THE TRUST	45,668,598
LOSS ON SALE OF ASSETS	19,864
EXCESS OF INCOME OVER EXPENDITURE	22,888
TOTAL	49,662,320

PARTICULARS	Amt. Rs.
INCOME	
GRANTS & DONATIONS	43,923,995
INTEREST INCOME	531,968
OTHER INCOME	5,206,357
PROFIT ON SALE OF ASSETS	-
EXCESS OF EXPENDITURE OVER INCOME	-
TOTAL	49,662,320

BALANCE SHEET AS AT 31ST MARCH 2007

FUNDS & LIABILITIES	Amt. Rs.
TRUST FUNDS	4,338,679
DEPRECIATION FUND	4,565,089
GENERAL FUNDS	8,333,737
INCOME & EXPENDITURE ACCOUNT	18,624,246
TOTAL	18,624,246

ASSETS & PROPERTIES	Amt. Rs.
GROSS BLOCK OF FIXED ASSETS	8,903,766
INVESTMENTS - GENERAL	4,125,198
NET CURRENT ASSETS	5,595,282
TOTAL	18,624,246



Sr. No.	Project Name	Opening Balance	Total Receipt	Total Utilization		Net Balance
A	FCRA					
1	CORD AID KHADIR	-111,901	100,752	0	0	-11,149
2	PAUL HAMLYN FOUNDATION	0	424,250	96,242	0	328,008
3	ISDP - JAMNAGAR	0	778,693	46,317	0	732,376
4	UMEED - DISABLED	0	936,772	89,264	0	847,508
5	IFA - NFEP	-35,872	251,396	233,141	0	-17,617
6	CORD AID - ISDP	-90,981	2,278,698	2,187,717	0	0
7	IRC - RCD	281,665	0	113,551	0	168,114
8	CORD AID - SCHOOL	372,948	0	372,051	0	897
9	COUNTERPART	374,158	2,055,108	1,431,404	0	997,862
10	CORD AID FLOOD RELIEF	-129,404	0	0	0	-129,404
11	CARE - SNEHAL	-685,605	4,520,823	4,814,205	0	-978,987
12	AIF - LIVELIHOOD	-152,596	1,349,665	474,185	0	722,884
13	UMEED - FC	-497,833	4,399,334	3,638,294	0	263,207
14	URC - FC	118,956	5,167,487	5,489,637	0	-203,194
15	IAG - DISASTER MANAGEMENT	162,929	1,054,092	947,916	0	269,105
16	CARE - S'NAGAR	134,077	2,164,729	2,917,193	0	-618,387
17	KUTCH VIKAS SAMITI	0	42	0	0	42
18	ADB	0	2,528,371	2,811,033	0	-282,662
	SUB TOTAL (A)	-259,459	28,010,212	25,662,150	0	2,088,603
B	NFCRA					
1	ROAD PROJECT - BIHAR	-345,180	2,022,640	1,925,984	0	-248,524
2	ICDS - AHMEDABAD	-983,259	6,375,666	7,801,232	0	-2,408,825
3	T.B.CONTROL SOCIETY	65,143	52,662	31,240	0	86,565
4	ROAD PROJECT - GUJARAT	948,591	994,056	687,867	0	1,254,780
5	A.M.C. - SNP PROJECT	-522,288	2,701,521	3,076,511	0	-897,278
6	RCH PROJECT	3,885	254,979	299,039	0	-40,175
7	RDC CELL	142,470	106,062	1,699	0	246,833
8	T.SUNAMI PROJECT	125,953			125,953	0
9	EK MAUKA UDAAN PROGRAMME	-472,822	415,080	5,968	0	-63,710
10	KHADIR VIKAS SAMITI - NFC	17,614	605	0	0	18,219
11	UMEED - NFC	555,102	5,520,394	7,631,577	0	-1,556,081
12	LOCAL CONTRIBUTION CARE S'NAGAR	0	55,065	55,065	0	0
13	LOCAL CONTRIBUTION CARE MALIA	368,446	462,285	830,731	0	0
14	PARTICIPANTS' CONTRIBUTION URC CARE	0	97,800	97,800	0	0
15	CSPC - MALIYA	0	400,000	82,423	0	317,577
	SUB TOTAL (B)	-96,345	19,458,815	22,527,136	125,953	-3,290,619
C	SAATH GENERAL FUNDS					
1	INNOVATION FUND - FC	184,808	0	0	0	184,808
2	INNOVATION FUND - NFC	45,373	0	0	27,441	72,814
3	SAATH GENERAL NFCRA	1,152,779	827,663	882,256	-27,441	1,070,745
4	DISASTER MITIGATION FUND - FC	3,078,199	0	0	335,290	3,413,489
5	SAATH GENERAL FCRA	360,373	480,290	39,073	-335,290	466,300
6	DISASTER MITIGATION FUND - NFC	2,286,764	325,674	0	-125,953	2,738,391
7	SAATH CORPUS FUND - FC	5,708	0	0	0	5,708
8	SAATH CORPUS FUND - NFC	2,276	0	0	0	2,276
9	SAATH ADMINISTRATION FUND*	627,657	1,720,695	1,533,916	0	814,436
10	SAATH VEHICLE FUND*	1,446,421	1,374,790	1,869,691	0	951,520
	SUB TOTAL (C)	8,190,559	4,729,112	4,324,936	-125,953	9,720,487
	TOTAL (A+B+C)	8,834,554	52,198,139	52,514,222	0	8,518,471
* CONTRIBUTION RECEIVED FROM OTHER PROJECTS						



Initiatives for Equity in Development

Registration No. E-7257
with the Charity Commissioner,
Ahmedabad on 28 February 1989
Exemption under 80G
FCRA registered.

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Founder Member of I CONGO
Awarded Nagarikta Puraskaar